



**Federal Emergency Management  
Agency  
New Mexico Office of Emergency  
Management**



**News Desk: 505.753.2870**

# **Fact Sheet**

## **DISASTER RECOVERY ASSISTANCE**

### **Key Individual Assistance Programs**

Individuals, families and businesses may be eligible for federal assistance if they live, own a business or work in a declared county, incur sufficient property damage or loss, and, depending on the type of assistance, do not have the insurance or other resources to meet their needs.

#### **Rental and Mortgage Assistance**

Eligible applicants whose homes are damaged by disasters can be assured of a safe place to live until repairs can be completed. The type of assistance provided is determined by FEMA, based on criteria which assure that the option chosen is appropriate to the individual's need and can be delivered quickly. The basic forms of temporary housing are rental assistance and essential home repair. This assistance is provided if the applicant's own insurance does not meet all temporary housing needs. Applicants whose homes are not damaged but have significant loss of income as a direct result of the disaster and the possibility of eviction or foreclosure exists, may be eligible for mortgage or rent assistance.

#### **Disaster Loans**

The U.S. Small Business Administration (SBA) can make federally subsidized loans to repair or replace homes, personal property or businesses that sustained damages not covered by insurance. For many persons this loan program is the primary form of disaster assistance they receive.

#### **Individual and Family Grants**

This program, administered by the state and underwritten with 75 percent by FEMA and 25 percent by the state, can provide grants to meet disaster-related serious needs and necessary expenses not covered by insurance or other government or voluntary agency programs. Based on guidelines provided by the SBA, FEMA makes the determination as to whether the applicant needs to apply for a loan from SBA or if they are automatically referred to the grant program. Among needs that can be met with grant funds are housing repairs, home cleaning and sanitation, necessary household items, replacement of tools of the applicant's trade, clothing, transportation and medical, dental and funeral expenses.

**Veterans Benefits**

The Department of Veterans Affairs provides death benefits, pensions, insurance settlements and adjustments to home mortgages for veterans.

**Tax Refunds**

The Internal Revenue Service (IRS) allows certain casualty losses to be deducted on Federal income tax returns for the year of the loss or through an immediate amendment to the previous year's return. For information and appropriate forms, call IRS.

**Unemployment Benefits**

Disaster Unemployment Assistance for individuals unable to work as a result of the disaster may be available through the New Mexico Department of Labor. This program is funded by the U.S. Department of Labor.

**Crisis Counseling**

The purpose of the crisis counseling program is to help relieve any grieving, stress or mental health problems caused or aggravated by the disaster or its aftermath. These short-term services, provided by FEMA as supplemental funds granted to state and local mental health agencies, are only available to eligible survivors of Presidentially declared major disasters. Those who may require this confidential service should inquire about it while registering for disaster assistance.

**Legal Counseling**

The Young Lawyers Division of the American Bar Association, through an agreement with FEMA, provides free legal advice for low-income individuals regarding cases that will not produce a fee (i.e., those cases where attorneys are paid part of the settlement which is awarded by the court). Cases that may generate a fee are turned over to the local lawyer referral service.

**How to apply for disaster-recovery assistance**

To apply for disaster-recovery assistance, call the special toll-free telephone number, 800-462-9029 (TTY: 800-462-7585) and register. Specially trained operators will process your application.